

DAVE SAYS

Newly Relocated Couple, Buy Or Rent?

Dear Dave,
My wife and I just relocated for my new job. Right now we're renting an apartment, and we should make about \$15,000 on the sale of our old house. Should we use the money from the sale of our house to pay off all our debt, or go ahead and use it as a down payment on a new home now?

— Brian

Dear Brian,
Traditionally, lots of people would tell you to use the money now to help save up for a down payment. The problem is that I'm not traditional at all.

I love real estate, and I want you guys to own your own home again. But even more than that, I want to see you two get out of debt and stay out of debt!

I know this wouldn't be a popular plan with some folks, but if you've got no debt — along with a decent, inexpensive place to hang your hat for a couple of years — you'll be able to save money like crazy for a fat down payment. It will also give you time to become familiar with the area and find a



place you both really like. When you lose the debt, Brian, you gain control of your largest wealth-building tool — your income. That's when the fun begins!

—Dave

SISTERS SHOULD HAVE ASKED!

Dear Dave,
I'm one of five sisters, and our parents' fiftieth wedding anniversary is just around the corner. My two oldest sisters made plans for a party without consulting the rest of us. Now, they want everyone to chip in \$1,000 to help pay for things. I'm trying hard to get out of debt, and I just don't have that kind of money right now. How can I be fair about this?

Dear Anonymous,
A \$5,000 party is pretty big stuff. Since you weren't asked about this ahead of time, and had no say in anything, fair would be for you not to pay a dime! That kind of planning without consulting the people involved and helping pay for the event is way out of line.

Don't let your big sisters lay a guilt trip on you, either. This has nothing to do with how much you love your parents. It has everything to do with communication and consideration, or in this case, a lack of these things on their part.

Just let them know, in a firm but loving way, what your situation is right now. Tell them you'd be happy to chip in what you can, but it won't be anything close to \$1,000.

And tell them next time to check with their little sisters before hatching up an expensive plan like this!

—Dave

For more information visit www.daveramsey.com

COMMUNITY CONNECTIONS:

Volunteer Celebration Invitation To You!

BY PAM KETTERING

United Way & Volunteer Services of Greater Yankton



Kettering

the lives of individuals and / or the community at large.

Volunteers read to others, coach teams, stuff envelopes, organize events, learn lines for a play, clean up garbage,

emcee, drive people to appointments, mentor, play musical instruments, bake cookies, run or walk races, plant trees, decorate floats, provide guided tours, solve computer dilemmas, paint, write articles, listen, rake and mow lawns, serve food, mop floors, babysit, usher, go fishing, move furniture, teach crafts, hammer nails, tutor, sew, share accounting skills, sing, repair equipment, take pictures, serve on boards, direct traffic, sell concessions, ride in parades, attend meetings, buy food, quilt, greet

people, enter data, call bingo, plant a garden, walk an animal, fundraise, and much, much more.

Information obtained from the Corporation of National and Community Service stated: In 2009, 63.4 million Americans volunteered to help their communities. This is an additional 1.6 million volunteers compared to 2008, making 2009 the largest single-year increase in the number of volunteers since 2003.

Volunteers also provided 8.1 billion hours of service in 2009, which has an estimated dollar value of \$169 billion. As the economic crisis affected many individuals personally and sent shockwaves across the country, Americans reached out to help through service.

Additional information specific to South Dakota stated a total of 227,500 volunteers represented 37.2 percent of the residents that ranked them 6th in the nation.

The volunteers gave 23.6 million hours of service which translates to 38.6 hours per resident, ranking them 18th in the nation for hours served. This service translated to monetary value of \$492.2 million!

Many people sharing many talents may indicate that all is well and that all the needs are met. Correction! There is much to be done to keep this growing community vital and to make a difference in people's lives. Call United Way & Volunteer Services at 665-6766 for information on how you can get involved or become part of a different opportunity.

Consider the following quotes: Carol Burnett said, "I think we're here for each other." and President Theodore Roosevelt said "This country will not be a good place for any of us to live in unless we make it a good place for all of us to live in."

TIME

From Page 1

no. We meet them all the way, they still say no. If Republicans were really worried about keeping the government running, all they would have to do is say yes."

Obama has already ruled out the weeklong measure Republicans intend to push through the House, and Senate Democrats have labeled it a non-starter.

The White House used its unmatched megaphone to emphasize the stakes involved in the negotiations, arranging a briefing for the presidential press corps on the ramifications of a partial government shutdown.

The officials said that military personnel at home and abroad would receive one week's pay instead of two in their next checks. Among those affected would be troops in Iraq, Afghanistan and the region around Libya.

Tax audits would be suspended — welcome news to some, no

doubt — but there were unhappy tidings for others. Income tax returns filed on paper would pile up at the IRS, and refunds would be delayed as a result.

National parks would close, as would the Smithsonian Institution and its world-class collection of museums clustered along the National Mall within sight of the Capitol. Officials were less clear about the Cherry Blossom Festival, scheduled for this week-end in Washington.

As for the broader talks, it appeared progress had been made both on spending cuts demanded by Republicans and on a series of unrelated provisions they attached to legislation that was approved almost six weeks ago.

A House-passed measure called for \$61 billion in cuts, and until recently, the two sides had been working on a framework for \$33 billion. Boehner pronounced that insufficient on Tuesday, and floated a \$40 billion figure instead.

While the political wheels turned, hundreds of demonstrators rallied outside the Capitol calling for budget cuts and a shutdown if necessary to get them.

Shut the sucker down," one yelled, and the crowd repeatedly chanted, "Shut it down."

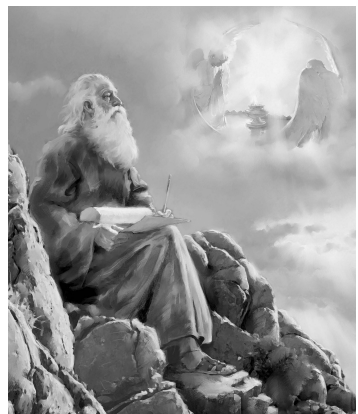
ASSETS

From Page 1

value to end June 2009 with assets of \$5.6 billion. After gaining 18.7 percent on investments a year ago, the system had assets of \$6.5 billion in June 2010.

At the Retirement System's request, the 2010 Legislature limited annual inflationary increases in retirement benefits. The change set the annual cost-of-living increase in benefits at 2.1 percent initially, down from 3.1 percent. The annual increase now can vary between 2.1 percent and 3.1 percent as inflation and the system's financial condition change in future years.

You are invited to attend



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We Welcome People of All Faiths

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Topics This Week:
Friday, April 8 • 7-8:15 pm
The Fifth and Sixth Trumpets
Saturday, April 9 • 9:30 am-10:45 am
When God Told a Man to Eat a Book
11:00 am-12:15 pm
Two Witnesses Put to Death

Please join us for a free fellowship dinner following the Saturday 11AM meetings.

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COMMUNITY NOTEBOOK

The Community Notebook appears each Monday and Thursday. Contributions to this list of upcoming events are welcome and should be submitted two weeks before the event. Submissions must be typewritten or legibly printed and include the name and phone number of a contact person. Send items to P&D Calendar, PO Box 56, Yankton, SD 57078, or e-mail to newsroom@yankton.net.

THURSDAY

Men's Fraternity, "The Quest for Authentic Manhood," 6 a.m., Calvary Baptist Church, 2407 Broadway, Yankton, West Conference Room
Table Tennis, 8:30 a.m., The Center, 605-665-4685
Ladies Pool, 10 a.m., The Center, 605-665-4685
Daily Reprieve, noon, non-smoking open meeting, 1019 W 9th street.
Avera Sacred Heart Hospital Toastmasters: noon, Benedictine Center; open session 605-665-6776
Pinochle, 12:45 p.m., The Center, 605-665-4685
Dominos, 1 p.m., The Center, 605-665-4685
Weight Watchers, 5:30 p.m., 413 W. 15th Street. Weigh in 1/2 hour before.
Take Off Pounds Sensibly (TOPS #SD 45), Weigh-in 5:30-6:30 p.m., meeting 6:30-7:30. RTEC building, 1200 W. 21st St.
For more information call 605-665-3738 or 667-9274.
Yankton Area Banquet, 6 p.m., United Church of Christ, Fifth and Walnut
GriefShare Support Group, 7-8:30 p.m. Sept. 9 to Dec. 9 & Feb. 3 to May 5.
Calvary Baptist 2407 Broadway, Yankton, 605-665-5594 or 605-660-6176
Celebrate Recovery, 7 p.m., Calvary Baptist Church, Youth Room #4, 2407 Broadway, Yankton, 605-665-5594
Freeman Alcoholics Anonymous, 8 p.m., non-smoking closed meeting, City Hall, 3rd and Poplar, Freeman.
Yankton Alcoholics Anonymous, 8:30 p.m., open session, 1019 W 9th St.
Yankton Alanon, 8:30 p.m., 1019 W 9th Street

FRIDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
Cardio Exercise, 11 a.m., The Center, 605-665-4685
Daily Reprieve, noon, non-smoking open meeting, 1019 W 9th Street.
Bridge, 1 p.m., The Center, 605-665-4685
Bingo, 7-9 p.m., The Center, 605-665-4685
Open Billiards, 7-9 p.m., The Center, 605-665-4685
Vermillion Alcoholics Anonymous, 8 p.m., non-smoking closed session, 16 1/2 Court St, Vermillion
Porchlight, 8 p.m., non-smoking closed session, United Church of Christ, 210 W 5th Street

SECOND FRIDAY

Parkinson Support Group, 1:30 p.m., Benedictine Center.

SATURDAY

Weight Watchers, 9 a.m., 413 W. 15th Street. Weigh in 1/2 hour before.
Each Day a New Beginning, 10 a.m., non-smoking closed session, 1019 W 9th Street
Daily Reprieve, noon, non-smoking closed session, 1019 W 9th Street.
Vermillion Unity Alcoholics Anonymous, 7:30 p.m. closed session, Trinity Lutheran Church, 816 E. Clark, Vermillion.

SUNDAY

Alcoholics Anonymous, 8 a.m., closed meeting, 1019 W. 9th Street
Tyndall Alcoholics Anonymous, 8 a.m., non-smoking, 1609 Laurel St., Tyndall
Vermillion Unity Alcoholics Anonymous, 7:30 p.m., closed meeting, Trinity Lutheran Church, 816 E. Clark, Vermillion

MONDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
Quilting, 9:30 a.m.-3 p.m., The Center, 605-665-4685
Cardio Exercise, 11 a.m., The Center, 605-665-4685
Daily Reprieve, noon, open meeting non-smoking, 1019 W 9th St.
Interchange, noon, open meeting, Minerva's Bar and Grill, 605-660-8849.
Cribbage, 1 p.m., The Center, 605-665-4685
Pinochle, 1 p.m., The Center, 605-665-4685
Whist, 1 p.m., The Center, 605-665-4685
River City Harmony Sweet Adelines, 6:30 p.m., First United Methodist Church, 11th and Cedar, 605-661-7162
DivorceCare, 7 p.m., Calvary Baptist Church Chapel, 2407 Broadway, Yankton, 605-665-5594
DivorceCare4Kids, 7 p.m., Calvary Baptist Church Youth Theater, 2407 Broadway, Yankton, 605-665-5594
Daily Reprieve, 7 p.m., closed meeting non-smoking, 1019 W 9th St.
Men's Fraternity, "The Quest for Authentic Manhood," 7 p.m. Calvary Baptist Church, 2407 Broadway, Yankton, West Conference Room
SECOND MONDAY
Yankton Diabetes Support Group, 1 p.m., Benedictine Center, AVSHH, 605-668-8000 ext. 456
Yankton School Board Meeting, 5:30 p.m., YSD Administration Building, 2410 West City Limits Road, 605-665-3998